

Michigan National sets an early retirement plan

Michigan National Corp. (NASDAQ: MNCO) and all of its subsidiaries adopted a special voluntary early retirement plan for all eligible personnel between the ages of 55 and 64 with five years of vested service.

Robert J. Mylod, chairman of Michigan National, said the revised retirement plan is designed to give the bank's personnel the same retirement benefits provided by many other corporations.

"This is a voluntary program giving our personnel an opportunity to

elect early retirement with improved benefits for them and their families," Mylod said.

Eligible persons would have from Nov. 1, 1985 to Dec. 15, 1985 to make their election into the program.

Michigan National Corp. is the third-largest bank holding company in Michigan and has 33 bank subsidiaries operating 32 branches and 605 ATMs statewide.

Corporate headquarters are in Bloomfield Hills.

Computer security system established by Secom General

Secom General Corp. of Southfield announced today that its Computer Security Division has established a national network of manufacturers representatives to market its unique total solution for electronic information security.

This network will allow immediate expansion into the \$1.1 billion computer security market through manufac-

turing reps with established reputations in specific regional areas, the company said.

Joseph A. Ravella, division president, said that "the serious nature of computer crimes and other forms of electronic information loss has allowed us to move quickly with the marketing of our services."

Ford Co. charges 20% of its costs for health care were questionable

Ford Motor Co. estimates that \$39 million in hospital and physician inpatient payments — 21 percent of its total bill for such services in Southeastern Michigan — are questionable and probably unnecessary.

In a symposium on hospital use and cost, planned in cooperation with the Southeast Michigan Hospital Council, Ford shared with 70 area hospitals the results of a project which tracked hospital payments and used the information to assess hospital performance.

The study found that 58 percent of Ford's payments for hospital and physician benefits in Southeastern Michigan were for inpatient services.

"We reviewed the hospital data," said Jack K. Shelton, manager of Ford's Employee Insurance Department, "and discovered that the average cost per case among the area's teaching hospitals — after adjustment for case mix — varied from 50.3 percent above average to 27.8 percent below.

"THE AVERAGE length of stay for the area hospitals was 35 percent above the average for all hospitals in

the North Central census region." The study also looked at particular hospital procedures and found wide variations among hospitals. For non-radical hysterectomies, the average cost ranged from \$3,803 at one hospital to \$5,190 at another — a 36 percent variation.

The difference was even more dramatic for treatment of a heart attack without other cardiovascular complications. Those costs ranged from an average low of \$4,401 to a high of \$6,331 — a variation of 88 percent.

For maternity admissions, Ford used a generally accepted standard of three days admission for normal deliveries and five days for uncomplicated Cesarean sections. Based on those standards, the company paid for 988 excess hospital days, the company said.

In 1984, the study indicates that there were more than 5,000 Ford admissions for conditions which, medical consultants say, were highly discretionary and potentially unnecessary.

At one hospital, more than 50 percent of all Ford medical admissions

were for potentially unnecessary causes.

"Based on the study," said Shelton, "we estimate that, in Southeastern Michigan alone, Ford paid for over 27,000 excess hospital days in 1984, at a cost of \$15 million. In addition, the company paid \$5 million for costs which exceeded expectations."

Ford's interest in hospital costs derives from the fact that health care adds about \$275 to the cost of every Ford vehicle built in the United States.

THE STUDY involved the use of a

computer data base developed for Ford by Medstat Systems, Inc., of Ann Arbor, Mich. Ford focused initially on the Southeastern Michigan area because more than half of all Ford health-care dollars are spent there.

The company said it will start discussions in the future with hospitals in other areas where it has substantial numbers of employees.

During the symposium, Ford asked the hospitals to work with the company to reduce unnecessary hospital use and cost.

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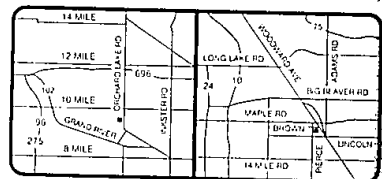
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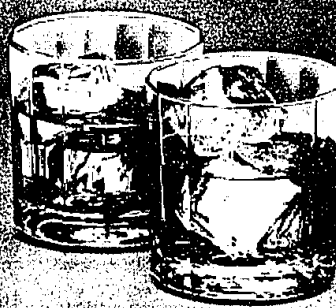
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